



Billing Code: 4810-AM-P

BUREAU OF CONSUMER FINANCIAL PROTECTION

Agency Information Collection Activities; Notice of Office of Management and Budget Approval of Information Collection Requirements

AGENCY: Bureau of Consumer Financial Protection.

ACTION: Notice of approval of information collection requirements.

SUMMARY: In accordance with the Paperwork Reduction Act of 1995 (PRA), the Consumer Financial Protection Bureau (Bureau) is announcing the Office of Management and Budget's (OMB) approval of new and revised information collection requirements contained in various final rules published in the *Federal Register*. See the SUPPLEMENTARY INFORMATION section below for additional information about each OMB approval.

DATES: Effective [Insert date of publication in the Federal Register]. The effective date or dates of each final rule listed herein is provided in the related final rule or, as applicable, in relevant amendments published in the *Federal Register*.

FOR FURTHER INFORMATION CONTACT: PRA-related documentation submitted to the OMB for each of the below listed final rules is available at www.reginfo.gov. Requests for additional information should be directed to the Bureau's PRA Officer, 1700 G Street, NW, Washington, DC 20552, (202) 435-9575, or email: PRA@cfpb.gov.

SUPPLEMENTARY INFORMATION: Under the PRA (44 U.S.C. 3501 *et seq.*) the Bureau may not conduct or sponsor, and, notwithstanding any other provision of law, a respondent is not required to respond to, an information collection unless it displays a currently valid OMB control number. Each final rule referenced herein states that affected parties do not have to comply with certain information collection requirements until OMB approves those information collection

requirements and the Bureau publishes a notice in the *Federal Register* announcing this approval and the control number assigned by OMB. The Bureau hereby announces OMB approval of the information collection requirements contained in the final rules listed in the table below and the respective OMB control number currently assigned to each of the information collections.

Title of the Collection and CFR Citation	Federal Register Citation for Final Rule	OMB Control Number	Date Approved by OMB
Homeownership Counseling Amendments to the Real Estate Settlement Procedures Act (Regulation X) - 12 CFR part 1024	78 FR 6855	3170-0025	04/11/13
Mortgage Servicing Amendment (Regulation X) - 12 CFR part 1024	78 FR 10695	3170-0027	04/26/13
Mortgage Servicing Amendment (Regulation Z) - 12 CFR part 1026	78 FR 10901	3170-0028	04/17/13
Appraisals for Higher-Risk Mortgage Loans Amendment (Regulation Z) - 12 CFR part 1026	78 FR 10367	3170-0026	04/18/13
Loan Originator Compensation Amendment - 12 CFR part 1026	78 FR 11279	3170-0031	04/17/13
Equal Credit Opportunity Act (Regulation B) - 12 CFR 1002	78 FR 7215	3170-0013	04/10/13
Electronic Fund Transfer Act (Regulation E) - 12 CFR 1005	78 FR 30661	3170-0014	06/25/13
Ability to Repay and Qualified Mortgage Standards Under the Truth in Lending Act (Regulation Z) (Concurrent Proposal) - 12 CFR 1026	78 FR 35429	3170-0035	07/12/13

The Consumer Financial Protection Bureau divided certain proposals to amend the Bureau's Regulations X and Z into separate Information Collection Requests (ICRs) in the Office of Management and Budget (OMB) system (accessible at www.reginfo.gov) to ease the public's ability to view and understand the individual proposals. Subsequent to the finalization of the rules, CFPB anticipates that it will recombine the portions of Regulations Z and X that are broken out in the reginfo.gov system into the existing control numbers for Regulations X and Z.

CFPB respondents should continue to use the 3170-0015 control number for Regulation Z and 3170-0016 control number for Regulation X throughout this time.

The Bureau notes that, while OMB has approved the information collection requirements as contained in the above noted final rules, the Bureau's current rules remain in effect and affected parties are not required to follow the requirements contained in final rules listed above until such time as the effective date of the respective final rule.

Dated: November 6, 2013

Ashwin Vasan,

Chief Information Officer, Bureau of Consumer Financial Protection.

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